Report of

WORKERS' COMPENSATION BOARD

of Nova Scotia

For the year ended December 31, 1982

TO HIS HONOUR

The Honourable John E. Shaffner

Lieutenant-Governor of the Province of Nova Scotia

May it please your Honour:

I have the honour to submit herewith the Report of the Workers' Compensation Board of Nova Scotia for the year ended December 31, 1982.

Respectfully submitted,

JACK MacISAAC

Minister of Labour

SUMMARY OF MAJOR BENEFIT CHANGES SINCE 1917

Maximum earnings basis of Compensation:	$ 1200.00 to December 31, 1937
	1500.00 effective January 1, 1938
	2000.00 effective March 29, 1945
	2500.00 effective May 1, 1949
	3000.00 effective April 10, 1952
	3600.00 effective April 1, 1959
	4200.00 effective May 1, 1962
	5000.00 effective May 1, 1966
	6000.00 effective July 1, 1968
	7000.00 effective July 1, 1971
	9000.00 effective January 1, 1974
	12000.00 effective January 1, 1976
	15000.00 effective January 1, 1980
	19000.00 effective January 1, 1982
Percentage of earnings for computation of Compensation:	55% to December 31, 1929
(Lumbering)	55% to April 30, 1930
	60% effective January 1, 1930
(Lumbering)	60% effective May 1, 1930
	66 2/3% effective January 1, 1938
(Lumbering)	66 2/3% effective May 1, 1944
	70% effective April 1, 1956
	75% effective April 1, 1959
Maximum Weekly Compensation Paid:	$ 12.69 to December 31, 1929
	13.85 effective January 1, 1930
	19.23 effective January 1, 1938
	25.64 effective March 29, 1945
	32.05 effective May 1, 1949
	38.46 effective April 10, 1952
	40.38 effective April 1, 1956
	51.92 effective April 1, 1959
	60.58 effective May 1, 1962
	72.11 effective May 1, 1966
	86.54 effective July 1, 1968
	100.97 effective July 1, 1971
	129.81 effective January 1, 1974
	173.08 effective January 1, 1976
	216.35 effective January 1, 1980
	274.04 effective January 1, 1982
Widow's Pension:	$ 20.00 per month to September 30, 1920
	30.00 per month effective October 1, 1920
	40.00 per month effective May 1, 1943
	50.00 per month effective May 1, 1948
	60.00 per month effective April 1, 1959
	75.00 per month effective May 1, 1962
	90.00 per month effective July 1, 1965
	100.00 per month effective July 1, 1970
	115.00 per month effective July 1, 1971
	225.00 per month effective January 1, 1974

*252.00 per month effective January 1, 1975
*273.00 per month effective January 1, 1976
*284.00 per month effective January 1, 1977
*307.00 per month effective January 1, 1978
*332.00 per month effective January 1, 1979
*359.00 per month effective January 1, 1980
*395.00 per month effective January 1, 1981
425.00 per month effective December 1, 1981
*476.00 per month effective January 1, 1982
*515.00 per month effective January 1, 1983

On a fatal injury to a worker, a $100.00 special widow's lump sum allowance was authorized on May 1, 1948, revised to $150.00 effective April 1, 1959, to $250.00 effective July 1, 1965, to $500 effective January 1, 1974 and to $1000.00 effective July 1, 1979. Thereafter the monthly pension is paid.

Children's Pension:		**Orphans**
(Maximum of 4)	$ 5.00 per month each to September 30, 1920	$ 10.00
	7.50 per month each effective October 1, 1920	15.00
	10.00 per month each effective May 1, 1943	20.00
	12.50 per month each effective May 1, 1949	22.50
	15.00 per month each effective April 1, 1951	25.00
	20.00 per month each effective May 1, 1953	30.00
(Maximum of 5)	20.00 per month each effective April 1, 1956	30.00
	22.50 per month each effective April 1, 1959	30.00
(No Maximum)	22.50 per month each effective May 1, 1960	30.00
	25.00 per month each effective May 1, 1962	35.00
	30.00 per month each effective July 1, 1965	35.00
	38.00 per month each effective July 1, 1970	45.00
	45.00 per month each effective January 1, 1974	60.00
	*51.00 per month each effective January 1, 1975	68.00
	*56.00 per month each effective January 1, 1976	74.00
	*59.00 per month each effective January 1, 1977	77.00
	*64.00 per month each effective January 1, 1978	84.00
	*70.00 per month each effective January 1, 1979	91.00
	*76.00 per month each effective January 1, 1980	99.00
	*84.00 per month each effective January 1, 1981	109.00
	110.00 per month each effective December 1, 1981	110.00
	*124.00 per month each effective January 1, 1982	124.00
	*134.00 per month each effective January 1, 1983	134.00

Maximum allowance for widows and children in:		
	1917	$ 40.00
	1920	60.00
	1943	80.00
	1948	90.00
	1949	100.00
	1951	110.00
	1953	130.00
	1956	150.00
	1959	172.50
	1960	No Maximum

*These increases effective January 1, in each of the years 1975 to 1983 inclusive resulted from the provisions of section 38A (1973 Amendment) whereby certain awards are increased in accordance with changes in the Consumer Price Index.

REPORT FOR 1982
OF
WORKERS' COMPENSATION BOARD
OF NOVA SCOTIA

February 11, 1983
Halifax, Nova Scotia

HONOURABLE JACK MacISAAC
MINISTER OF LABOUR

Honourable Sir:

The Workers' Compensation Board is pleased to submit its Report for the year ended December 31, 1982.

As the various parts of this Report, financial exhibits and tables of statistics will show, the operations of the corporate W.C.B. continue to expand and marked increases continue in respect to volume, claims indemnity benefits, industries covered, etc.

For the past number of years the Annual Reports have pointed out that industrial accident experience is causing concern.

The frequency of accident trend line fluctuates between industries but severity measurements or the cost of accidents are increasing in some industries. However, a decrease in the overall number of accidents is reported for 1982.

Workers'compensation is administered by the Workers' Compensation Board of Nova Scotia, a corporate entity by statute. Accident costs including compensation, medical aid and rehabilitation, disability awards, fatal and survivors benefits and cost of administration and accident prevention are met by the raising of funds through assessments or premiums on employers together with earnings realized on investments, etc. The scheme is basically one of mutual accident insurance.

1982 Highlights

1. Benefit Increases

There were changes made to the Statute in respect to claims benefits and in respect to administrative provisions. Maximum annual earnings for compensation purposes increased on January 1, 1982 and minimum compensation for low wage earners increased October 1, 1982. Consumer Price Indexing adjustments also had an effect on benefits. A summary of the major benefits is included later on in this report.

2. Consumer Price Index

The 1973 Amendments to the Statute provided that increases in periodic awards for survivors benefits and permanent disability benefits were to be indexed, i.e. increased in accordance with a specified formula based on changes in the Consumer Price Index. The first such increase went into effect on January 1, 1975 and subsequent increases became effective on January 1 of succeeding years. The latest general indexing increase of 8% occurred on January 1, 1983. Particulars of the increased benefits are noted later on in this report.

3. General

The operation and volume of workers' compensation in Nova Scotia continue to expand. During the past year there were marked increases in claim indemnity benefits, assessment premium income and industries covered.

As later sections of this report will show, assessment premium and other income, claim indemnity benefits, medical aid costs in 1982 have again reached the highest levels ever experienced.

4. Public Relations

The W.C.B. during the past year continued its efforts to inform all new employers of the benefits of compensation. This has been accomplished by an area auditor visiting each new employer assessed and presenting him with a packet containing information on the various aspects of compensation.

Again this year Board members and staff responded to requests from employer and employee groups to meet and discuss areas of concern.

When a claimant is mailed a form for reporting an accident a pamphlet "Claims Information for Employers and Employees" is included along with a transportation form to cover approved travel in connection with his injury or disease. In accordance with changes to the Act, copies of claimant files are now copied free of charge on request from the claimant, his lawyer or representative.

5. Vocational School Safety Program

The Board has reached an agreement with the Department of Education to introduce a safety oriented program into the Vocational Schools throughout the Province in the fall of 1983. Our Accident Prevention Department will work closely with the education officials in compiling a student safety course for the curriculum.

6. Accident Prevention

Accident Prevention continues to carry on its program with employers and employees assisting in the formulation of safety policies within industries. These policies include, responsibilities and accounting practices, safety committees, self-inspection programs, accident investigation procedures and awareness programs. Firms that have had more than an average number of accidents are designated as priority firms and field officers in the various areas strive to work with them in correcting the situation.

7. Rehabilitation

The Rehabilitation Department continues to deliver programs to aid the disabled/injured worker to return to productive employment whenever possible. The general objectives are to assist the worker in returning to employment through proper counselling, matching the worker to the job on the basis of ability to meet the demands of the job and to obtain a normal family and community life as soon as possible, striving for minimal loss to the workers' sense of social and economic well being.

8. Computer System

The Computer Centre is studying and devising new programs for faster retrieval of information especially in the Assessment and Accounting Department and the Medical Aid Section of the Claims Department.

1982 Report

The following sections of this report include a general summary and review, financial statements and tables of statistics relating to the operations of the Workers' Compensation Board of Nova Scotia.

Two areas which present major additional costs in respect to claims benefits and which have a decided effect on the financial structure and the assessment premium rating of the W.C.B. are those provisions which provide for consumer price indexing and the Workers' Compensation Appeal Board. Sections on CONSUMER PRICE IDEXING — INCREASE IN BENEFITS, and on WORKERS' COMPENSATION APPEAL BOARD are found later on in this report.

Staff

The Board wishes at this time to acknowledge the dedication and efficiency of its' staff in carrying out their duties so vital to the successful administration of the Workers' Compensation Act.

Respectfully submitted,

JOHN R. LYNK,
Chairman

C. BURTON COUTTS,
Vice-Chairman

JAMES H. VAUGHAN,
Commissioner

C. GREGORY HICKS,
Commissioner

GENERAL SUMMARY AND REVIEW

Claim Statistics

Year 1982

The accidents so far reported for 1982 and which occured in that year were as follows:

(Final 1982 Statistics will be shown in the 1983 Report)	
Fatal accidents reported and compensable	26
Accidents causing Permanent Partial Disability	94
Accidents causing compensable Total Disability	11,478
Accidents causing disability where medical aid only	16,795
Claims non-compensable (not compensable disability, accident did not arise out of or occur in the course of employment cases with no time loss nor medical attention, not in industry under coverage, claims reports not filed, etc.)	1,307
	29,700

Comparative accident figures for the previous fifteen years are shown below:

1981	32,000	
1980	32,837	5 Year Average
1979	33,107	31,677
1978	30,815	
1977	29,625	
1976	30,317	
1975	30,438	5 Year Average
1974	33,088	30,254
1973	29,254	
1972	28,171	
1971	25,673	
1970	25,122	5 Year Average
1969	24,834	25,341
1968	25,436	
1967	25,642	

Years 1917 - 1982

Act passed in 1915. Became operative January 1, 1917.

Since January 1, 1917, when the Act first went into effect, the total number of claims received up to December 31, 1982	1,219,988
The number of workers killed	3,592
The number of widows pensioned	2,286
The number of children pensioned	4,859
Cases where permanent disability awards made	26,899
Total costs of Benefits (in dollars)	$469,006,453.

SUMMARY OF PRESENT BENEFIT SCALES

(Effective January 1, 1983)

The maximum yearly earnings compensated on, and the maximum for assessment premium purposes		$19,000.00
The maximum weekly earnings compensated on		$ 365.38
The maximum weekly compensation		$ 274.04
The minimum weekly compensation		$ 112.50
The rate of compensation		75%
Spouse's pension *	$ 515.00 per month	
Spouse's remarriage allowance *	$2,639.00	
Widow's/widower's special allowance following loss of spouse, in addition to pension	$1,000.00	
Funeral expenses paid to	$ 750.00	
Transportation of body	$ 300.00	
Children's pension *	$ 134.00 per month each and no limit as to number of children	
Orphan's pension *	$ 134.00 per month each and no limit as to number of children	
Other dependents' pension *	$ 164.00 single dependent	
*	$ 214.00 multiple dependents	

***Note:** These increases effective January 1, 1983 resulted from the provisions of Section 38A (1973 Amendment), whereby certain awards are increased in accordance with changes in the Consumer Price Index.

SUMMARY OF MAJOR BENEFITS PAYABLE

Compensation

1. An employee covered under workers' compensation is covered for personal injury by accident arising out of and in the course of employment, and if totally disabled for a period of at least THREE days is entitled to compensation computed at the rate of 75% of his average yearly earnings paid from the date of the accident and paid for the period of disability. The maximum earnings which can be used for computation of compensation is $19,000 per annum. The minimum compensation payable for total disability is $112.50 per week.
2. For **partial disability** the compensation payable is 75% of the difference between the average earnings before the accident and the average amount which the employee is able to earn after the accident, and such compensation is payable only so long as the disability lasts.

Pension Awards

1. Where there is PERMANENT DISABILITY, either **total** or **partial**, compensation is payable for life calculated on the same basis as noted above usually paid monthly, provided, however, that the minimum payable for **permanent total disability** is $479.00 per month, regardless of lower average earnings.
2. Where death results from an injury, the **burial expenses** up to $750.00 are paid and in addition up to $300.00 towards the expense of transportation of the body if necessary. The widow/widower is paid a lump sum of $1,000.00 and thereafter a **monthly payment** of $515.00 until the death or remarriage. Where there are dependent children, a **monthly payment** of $134.00 for each child to age eighteen. (E.G. the pension payable to a widow/widower and five children is $1,185.00 per month). If education is continued, a child's allowance can be paid to the end of the school year in which age twenty-one is attained. Where there is no widow/widower or children but other persons were dependent on the employee, such dependents may be awarded pension payments not exceeding $214.00.

Medical Aid

Medical Aid is provided including hospitalization, medical attention, surgery, etc. Necessary drugs as prescribed by the attending physician for treatment of the compensable disability are provided.

Legislative Amendments — Chapter 51 The Acts of 1982 Proclaimed October 15, 1982

Section 1 — Subsection (6) was added to Section 4 of the Statute providing that a student of a school be deemed to be a worker under provisions of the Act subject to an order of the Governor in Council.

Section 2 — Subsection (2) of Section 7 was amended by substituting the word "disability" for the word "condition" within this subsection.

Section 3 — A new subsection (2) was added to Section 31A stating — "where a worker dies and at the time of his death is in receipt of compensation for permanent total disability payable to him under this Act then his dependent or dependents shall receive by way of compensation in addition to any amount provided in subsection (1) a further amount equal to nine times the monthly payment that would have been payable to him if he were alive."

Section 4 — The period of time for payment of compensation on a reoccurrence of a disability has been changed in Section 34 from five years to one year.

Section 5 — Provides that children acquired by a permanently totally disabled worker subsequent to occurrence of his disability are recognized as dependents under the Statute.

Section 6 — Provides that temporary total disability payments for a period of 52 weeks or more shall be indexed once a year the same as if they were permanent total disability payments according to subsection (10) of Section 38A.

Section 7 — Subsection (1A) and (1B) of Section 128 states that the Board shall report to the Minister of Manpower and Labour through the Chairman who has the responsibility for the general administration of the Board.

Section 8 — Where a claimant receives a decision of the Board, his solicitor or authorized person may by writing request a copy of his file as enacted by Section 149 subsection 2.

Section 9 —Section 159A subsection 2A is amended by permitting the Governor in Council to appoint a person who may or may not be a member of the Appeal Board as Vice-Chairman of the Workers' Compensation Appeal Board.

Section 10 — The time period for filing a notice of appeal with the Appeal Board has been extended from ninety days to one year by subsection (2) of Section 159F.

GENERAL DATA

Assessment and Coverage

Practically all principal industries and commercial undertakings are covered by workers' compensation.

The principal of coverage is in keeping with Canadian workers' compensation under the concept of collective liability within an industry. Industries are classified into main classes and within each class are subdivided or grouped on the basis of the industrial undertaking or the grouping of small industries with like accident hazards and loss possibilities.

Financial Structure

All industries and undertakings under workers' compensation are classified according to their hazard and accident risk into classes and groups. Separate records are kept for each and the assessment rate for an industry is determined based on the experience loss ratios in each class and for industrial groups within each class in relation to payrolls.

Assessments or premiums must be sufficient to meet accident costs including compensation, medical aid, disability awards, fatal benefits and to provide for the cost of administration and industrial safety.

The function of assessments is to provide a fund for the payment of accident costs in industry. The assessment rate structure is based on the principal of mutual collective liability in the industry.

A Capitalized Pension Reserve is set up for pension awards to permanently disabled workers and to widows, widowers and children. These Reserves are set aside at the then present value of all payments to be made to the pensioner through his or her lifetime and are computed from Actuarial Tables. These Actuarial Tables are reviewed and revised every five years with Actuarial Consultants based on a complete examination of the W.C.B.'s pension experience, life expectancy and mortality tables, etc. A complete revaluation of our pension reserves was undertaken in 1980.

These Reserves together with the interest earned are sufficient to take care of all pension cases on an actuarial basis.

Certain Reserves have to be set aside for contingent, and disaster provisions so as to provide for and lessen the impact of any major industrial accident occurrence.

Earnings from investments covering the pension liability fund and the general accident fund constitute an all important factor in the financial operation of the W.C.B. These earnings not only are of prime importance in permitting reasonable costs for present value capitalization but contribute greatly to the enhancement of assessment or premium rates.

Who is a Worker?

In workers' compensation "worker" embraces all employees of an employer and indeed includes such persons as contractors or sub-contractors who are not directly assesed, and include casual or part-time employees. In the case of an individual proprietor or a partnership, the employer or partners are not themselves covered except by special application. In the case of a corporate enterprise, all employees are included. This includes the company president, general manager, in fact all officers actively engaged in the enterprise's operations and in receipt of remuneration.

Extended Coverage

While practically all principal industries, business and commercial undertakings are covered, some industries and commercial enterprises are not automatically within the scope of workers' compensation.

However, in practically all cases where coverage is not obligatory, employers can cover their employees simply on application to the W.C.B.

Medical Aid

Medical Aid required due to injury arising out of and in the course of employment includes hospitalization, medical care, surgery, medical and physical rehabilitation, necessary prescribed drugs, etc.

The rising cost of medical aid is indicated by comparing the total medical aid costs from year to year. For example, 1982 total medical aid costs amounted to $7,763,004.; 1981 — $6,316,083.; 1980 — $5,250,905.; and if we go back ten years to 1973 the costs for the year were $2,243,815.

Part of the increase is, of course, due to an increase in the severity of accidents by virtue of changing industrial activity and expanding work force but a substantial factor is increased costs in medical attention and hospitalization.

Medical Care

A most important aspect in the treatment of injured employees, timely return to the job, therapy treatment, etc., revolves, of course, on the medical profession generally.

The general rule in respect to compensation cases is that the injured worker is completely free to choose his own doctor. Subsequent required treatment or examination by medical specialists or consultants is arranged either by the attending physician or in conjunction with the medical officer of our staff.

PNEUMONOCONIOSIS

It again bears repeating that one of the problem areas in the workers' compensation field in Nova Scotia, for the most part little known to the general public, are the chest conditions causing disability variously known as "silicosis" or the comprehensive medical term "pneumonoconiosis". These industrial diseases are unique to certain industries.

The Workers' Compensation Statute has specific provisions for these industrial diseases and compensation benefits for the disabling effects of these chest conditions.

The coal mining industry has experienced by far the most disabling number of claims for silicosis and pneumonoconiosis. However other industries, e.g. foundries, have some experience with the conditions.

The disabling effect is due to employment where there is a high dust hazard. This then arises where employment involves exposure to an industrial dust environment.

Silicosis and Pneumonoconiosis are highly complex disease processes and problems arising in the processing of Claims for disablement due to the conditions are well known to workers' compensation organizations, particularly where coal mining is undertaken involving silica dust hazards.

Among the most significant problems are:

(a) the slow development of the disease and the difficulties of early and positive diagnosis;

(b) the varying susceptibility of the individual;

(c) the wide variation in intensity of exposure, not merely as between mines (or other operations in high-silica rock), but as between one area and another in any given mine;

(d) the fact that x-rays and other testing procedures are of comparitively recent adoption;

(e) the frequency with which pneumonoconiosis is associated with other pulmonary disease.

In Nova Scotia up to the end of 1969, about 800 claims were made and considered where there was some indication that silicosis or pneumonoconiosis might have been present. Since then, claims made and considered have increased considerably with most of the cases coming from the Cape Breton mining area. New cases first reported during the period 1970 - 1980 total 3,599.

Cases which, based on the medical evaluation, are found to be compensable are awarded compensation benefits.

In mid 1981, Section 9A of the Act referring to pneumonoconiosis and silicosis was repealed and replaced with the following section:

"Any coal miner who has worked at the face of a mine or in similar conditions for twenty years or more and who suffers from a loss of lung function will be compensated according to his disability."

Once an application has been received, it must be determined if the applicant has the required number of years employment in concert with the intention of Section 9A. After this has been established, an appointment is arranged to have the individual undergo pulmonary function tests either in Glace Bay or Halifax.

In 1980 a pulmonary function unit was opened in Glace Bay which alleviated the necessity for long travel and delays. The Board utilizes this unit thus speeding up the processing of claims. Such cases which based on the medical evaluation are found to be compensable are awarded compensation benefits.

Since introduction of this amendment to the Act, 1450 applications have been filed with the Board up to December 31, 1982.

The W.C.B. continues to work closely with Devco in promoting the use of masks by miners and in other programs for the prevention of accidents and safety in the workplace.

REHABILITATION

An important area of workers' compensation benefits is in the field of rehabilitation. Rehabilitation services are provided to aid recovery from the effects of an accident and return to work.

The aim of rehabilitation is to return the injured worker to gainful employment with recovery as near as possible to his physical status prior to the accident.

Rehabilitation services may include medical and surgical treatment, physiotherapy or other therapy. The W.C.B. has expanded and extended its rehabilitation work, particularly for occupational rehabilitation.

Physical Rehabilitation

Physical or medical rehabilitation involves therapy treatment as prescribed by the attending doctor or by specialists to whom the claimant is referred.

This includes physiotherapy, thermotherapy, muscle re-education and stimulation, whirlpool baths, etc.

Some of the W.C.B.'s in Canada operate their own rehabilitation centres and clinics. In Nova Scotia physical rehabilitation is provided at rehabilitation centres, e.g. Nova Scotia Rehabilitation Centre, Victoria General Hospital physiotherapy department, out-patient therapy facilities in various other hospitals in the Province.

Occupational Rehabilitation

Occupational rehabilitation activities include efforts to arrange for retraining of claimants unable to resume former employment, placement of claimants in suitable employment, replacement of claimants with former or other employers, various retraining programs in conjunction with Canada Manpower and other agencies, counselling, etc.

These activities require liaison with the industry in which the injured employee was employed and indeed with personnel and employment officers of industry in general.

The W.C.B. now has three counsellors assigned for rehabilitation work with claimants.

Many case interviews and follow-up procedures were undertaken by the rehabilitation counsellors and these included interviews with Disabled Claimants, Management, and Personnel Officers of Industry, Canada Manpower Employment and Retraining Counsellors, Rehabilitation Centre Counsellors, Department of Social Services Counsellors, Vocational School Guidance Counsellors, Nova Scotia Institute of Technology Counsellors — Halifax and Sydney.

Other cases have been referred to Canada Manpower for job placement or are in the process of evaluation and assessment for on the job training, upgrading or other retraining programs.

However, prior to referring a candidate for vocational retraining, arrangements are made to have him assessed professionally through the facilities of the Nova Scotia Rehabilitation Centre to determine his capabilities for a particular training program.

Through the efforts of this rehabilitation program during the year, 38 claimants were returned to the work force in various capacities and another 52 underwent upgrading and trades retraining. In all 179 claimants were referred to the rehabilitation group for assistance.

CONSUMER PRICE INDEXING INCREASE IN BENEFITS

A 1973 statutory amendment which added Section 38A provided for increases in permanent disability and survivor's benefits based on changes in the Consumer Price Index. The increases are on a percentage basis, equated to each full 2% increase in the Consumer Price Index over the preceding or base year.

This scheme became effective January 1, 1975 when the increases for the aforenoted cases were based on a 12% factor considering the climb in the Consumer Price Index from December 31, 1973 to December 31, 1974.

On January 1 of each succeeding year, increases of 8% for 1976; 4% for 1977; 8% for 1978, 1979, 1980; 10% for 1981, 12% for 1982 became effective and on January 1, 1983 a further increase of 8% became effective on all these benefits.

Costs and cost projections based on the Consumer Price Indexing are as follows:

Calendar Year	General Industry Classes 1 - 9	Self Insurers	TOTAL
1975	$ 630,129.	$ 235,518.	$ 865,647.
1976	1,159,795.	434,146.	1,593,941.
1977	1,422,900.	545,438.	1,968,338.
1978	1,906,533.	756,111.	2,662,644.
1979	2,419,705.	975,273.	3,394,978.
1980	3,155,157.	1,246,795.	4,401,952.
1981	4,049,356.	1,618,084.	5,667,440.
1982	5,297,813.	2,339,426.	7,637,239.
1983	6,135,000.	2,702,000.	8,837,000.

Therefore for the past nine years, ie: 1975 to 1983 when the indexing provisions will be in effect, general industry business and commerce cases will result in a cash flow of $26,176,388.00. So called self-insurers employers, ie: Federal Government, Provincial Government, Canadian National Railways, Cape Breton Development Corporation, etc. $10,852,791.00. Self Insurers C.P.I. increases are recovered monthly from the self-insurer as coverage is on a cash recovery basis.

In respect to general industry, business and commerce, the Government advised that the W.C.B. would be responsible for the cost of increases in awards including 1975 and prior cases.

Since January 1, 1981, Consumer Price Indexing costs for ALL years has been charged on a cash flow basis directly to the Accident Fund. Following a revaluation of the Pension Fund carried out in 1980 by our actuaries, an amount was released from the Pension Liability Fund and a Contingent Reserve was established to provide for future increases in the Consumer Price Index. (See Exhibit 7A)

The Consumer Price Indexing provision applies to all Permanent Disability survivor's benefit cases. The cost of providing for such indexing has to be included in assessment premium rates, and from investment yields.

Presuming that inflation continues over the years, the cost factors based on probable C.P.I. increases and the compounding factor each year shall be very substantial in the years to come.

WORKERS' COMPENSATION APPEAL BOARD

A 1975 amendment to the Statute repealed the former provisions for a Medical Review Board, and made provisions for the Government appointment of a Workers' Compensation Appeal Board which according to the amendment is to be a permanent organization to hear claims appeals under the criteria set out in the amendment. The organization, administration and decision making of the Appeal Board is completely apart from the W.C.B., and it is a separate organization therefore.

The Government directed that certain administrative costs of the Appeal Board in 1975 were to be borne by the W.C.B. A further amendment to the statute at the Fall Session 1975 provided that all salaries, remuneration, fees, costs, charges and expenses of the Appeal Board and of its members, officers, servants and persons engaged to advise it shall be paid out of the Accident Fund, i.e. by the W.C.B.

There were no claims heard and decided on by the Appeal Board until 1976.

Therefore, considering the costs of claims benefits awarded by the Appeal Board and its administrative costs, the total since its appointment are:

Year	Claims Costs of Benefits Awarded	Administrative Costs	Total Costs
1975	$ —	$ 12,388.	$ 12,388.
1976	664,874.	114,081.	778,955.
1977	750,980.	117,756.	868,736.
1978	713,826.	125,787.	839,613.
1979	779,490.	131,039.	910,529.
1980	1,364,740.	152,091.	1,516,831.
1981	1,029,040.	169,930.	1,198,970.
1982	1,804,799.	211,465.	2,016,264.

Both the costs of claims benefits and administrative costs are included in assessment premium rates and borne by the general Accident Fund.

PENSION LIABILTY FUND

This Fund is authorized by Section 90 (2) of the Workers' Compensation Act.

"The Board may, in respect of any industry or class where it is deemed expedient, assess, levy and collect in each year a sufficient amount to provide capitalized reserves which shall be deemed sufficient to meet the periodical payments accruing in future years in respect of all accidents during such years."

For pension awards to widows/widowers and children and to permanently disabled workers whether totally or partially disabled, reserves are set aside at the then present value of all payments to be made to the pensioner through his or her lifetime and are computed from actuarial tables. These actuarial tables are reviewed and revised every five years with Actuarial Consultants based on a complete examination and evaluation of our loss experience, life expectancy tables, etc.

These pension reserves TOGETHER WITH THE INTEREST EARNED, are sufficient to take care of all our pension cases, so far as it is possible to calculate on an actuarial basis. Therefore, these capitalized reserves are required to take care of the Board's liability for pensions awarded and are not available for any other purpose.

The amount in the fund at the end of 1982 was $52,564,358. (See Exhibit 7) and represents the present value of our future liability to the following pensioners.

4,373	Claimants disabled for life, wholly or partially
712	Widows
452	Children
25	Other dependents
5,562	

These figures exclude self-insurer cases (over 3000) which are financed on a current cost basis.

A complete examination and evaluation of our loss experience and other disability and mortality factors was undertaken during 1980 in conjunction with William M. Mercer Limited, Consulting Actuaries, and revised actuarial tables compiled and revised tables used to revalue the Pension Fund and for capitalizing all awards as from January, 1, 1980. An actuarial evaluation and necessary revisions in actuarial tables is undertaken every five years or less.

STAFF PENSIONS LIABILITY FUND

This reserve account is to take care of the W.C.B. liability for the portion of those pensions to which retired employees are entitled, which the Provincial Superannuation Fund does not cover, and which represents the years of service prior to May 1, 1942, when the Superannuation Act became effective. The Commissioners and staff now contribute to the Public Service Superannuation Fund for superannuation purposes by virtue of a provision in the Workers' Compensation Statute. This fund was recapitalized as a result of the review by our Actuaries in 1980.

The amounts which have to be paid monthly throughout the lifetime of the pensioners will be taken from this reserve. At December 31, 1982, the amount in this Fund was $82,133. (See exhibit 6).

PROVINCE OF NOVA SCOTIA CONSOLIDATED FUND

Widows and Children

An amendment to the Act in 1959 provided for certain increases in the widow's pension and allowances for children and the increases for claims prior to April 1, 1959, while being paid by the W.C.B. are to be defrayed out of the Consolidated Fund of the Province. A 1970 amendment increasing Part III widow's pension and children's allowance similarly provided for the cost of the increases from the Consolidated Fund.

Coal Miners' Pneumonoconiosis

A 1959 amendment added "coal miners pneumonoconiosis" to the Industrial Diseases Schedule of the Act. The Amendment provided that where a claim has been made prior to January 1, 1959, and if subsequently established by the Board that the worker has a disability resulting from coal miner's pneumonoconiosis, the W.C.B. may award and pay compensation and the cost is to be defrayed out of the Consolidated Fund of the Province.

Permanent Disability

Under an amendment to the Act in 1960 and as amended in 1973, Permanent Total Disability pensioners can qualify for additional awards of a temporary nature. If the pensioner had one or more dependent children under the age of eighteen years at the time of the award, then the compensation is to be computed in a like manner to compensation payable to a widow having the same number of dependent children. As the children become of age, the allowance for the child is dropped and eventually the award reverts to the regular award for the disability.

The amendment provided that the increased compensation for claims prior to May 1, 1960 while being paid by the W.C.B. is to be defrayed out of the Consolidated Fund of the Province.

An amendment in 1960 also provided that Permanent Partial Disability pensioners, where the accident occurred before April 1, 1959, had the award increased to 75% of the difference between the average earnings before and after the accident.

The amendment provided that the cost of the increased awards for these pensioners, while being paid by the W.C.B. is to be defrayed out of the Consolidated Fund of the Province.

A 1970 amendment increased permanent disability Part III cases similarly to an increase for Part 1 cases and provided that the costs of the increased awards is to be defrayed out of the Consolidated Fund of the Province.

1974 Amendments

A number of amendments which were made to the Statute in December 1973 and which became effective January 1, 1974 increased benefits to widows and children and to permanent disability cases. The increases are being defrayed out of the Consolidated Fund of the Province.

The cost of the above noted benefits paid during the calendar year 1982 for which the W.C.B. has or will be reimbursed by the Province were as follows:

Widows and Children	$ 38,870.
Coal Miners' Pneumonoconiosis	76,804.
Permanent Disability	71,130.
1974 Amendment	1,142,838.
	$1,329,642.

DISASTER RESERVE

This reserve is established to relieve specific industries for excess claim costs due to incidents that can be termed disaster, etc. During 1982 some transfers were made to this reserve fund to bring the reserve to a realistic level.

The balance in this reserve at the end of 1982 is $4,487,328. (See exhibit 8)

ACCIDENT PREVENTION

The Accident Prevention Department has set an objective to reduce the number and/or severity of claims in the 80's by actively pursuing the task of making safety everyones' responsibility. To assist in this effort field officers are employed throughout the province encouraging employers and employees to become more aware of safety practices within the work environment.

This department has assembled a manual containing nine sections outlining a course of action for safety in the workplace. This manual is free of charge and deals with:

- setting up policies
- putting responsibility/accountability directives together
- organizing safety committees and making them effective
- setting up a self inspection system, including form design
- utilizing awareness programming to get unity within the workforce
- services available through the W.C.B. Accident Prevention Department
- a film catalogue

Accident Prevention Activities

Accident Prevention Activities of the Workers' Compensation Board in 1982 continued to follow the same priority format as in 1980, i.e.:

a) Mines and Quarries
b) Steel Industry, Iron and Metal Fabrication
c) Fish Processing and Fishing Boats
d) Hotels and Restaurants
e) Forestry and Mills
f) General Contracting and Sub-Contractors
g) Health Care Institutions
h) Garages, Trucking and Transportation
i) Retail Stores and Department Stores
j) Marine Railway — Dry Docks
k) Engine and Elevator Installation and Repair
l) Awning and Tent Manufacturing
m) Municipal Operations

The stated objective of our program is to:

a) Reduce Human Suffering
b) Reduce costs of operations

Accident Prevention Officer Activity

In 1982 the following is a breakdown of the type of activity:

Total contacts — 4,482
Visits to priority firms — 944
Regular & requested calls — 2,654
Inspection & investigations — 626
Safety meetings — 444
Film & slide presentations — 1,083
Vocational/technical school programming — 78

The total attendance for the above activity was approximately 16,654.

Safety Awards

During the year, the following awards were presented:

Award of Honour — 45
Special Award — 1
Citation Award — 62
Commendation for Improvement — 11
Educational Accident Prevention Award — 3

There were 24 Gold Cap Awards presented to persons where the wearing of head protection prevented serious or possible fatal head injury.

Five Wise Owl Awards were presented to people where the wearing of eye protection prevented the person from serious injury or possible loss of sight.

Training Courses

The following courses were held during the year:

Entry Into Confined Spaces — 9 courses, 169 attending
Accident Investigation — 16 courses, 268 attending
Effective Safety Committee — 3 courses, 33 attending

Management Guide to Loss Control Correspondence Courses are available and over 578 people have taken these courses to the end of 1982.

ACCIDENT PREVENTION COSTS

Costs of accident prevention activities for the last five year period are as noted below:

1982	$330,078.
1981	307,621.
1980	267,847.
1979	235,776.
1978	210,114.

PAYROLLS

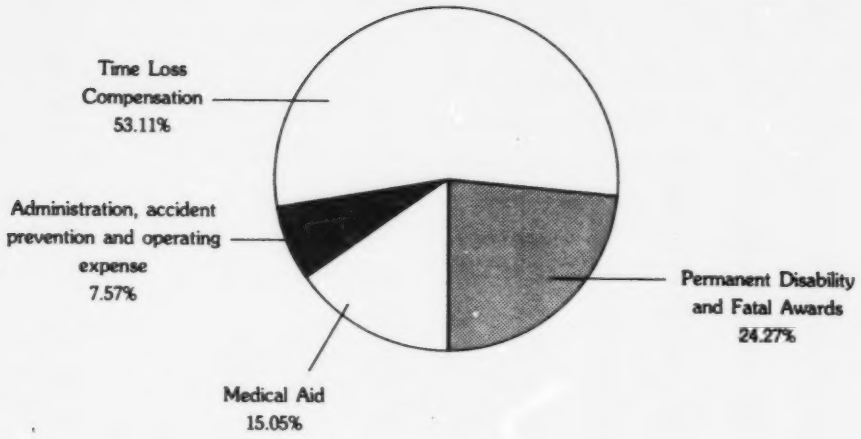
The totals of all payrolls on which assessments were made (excluding self-insurers) for the past ten year period were as follows:

	(Dollars Only)
1982	$2,372,995,777.
1981	2,199,672,604.
1980	2,051,223,837.
1979	1,742,237,235.
1978	1,621,925,537.
1977	1,511,843,239.
1976	1,418,083,866.
1975	1,179,499,681.
1974	1,054,225,950.
1973	839,460,687.

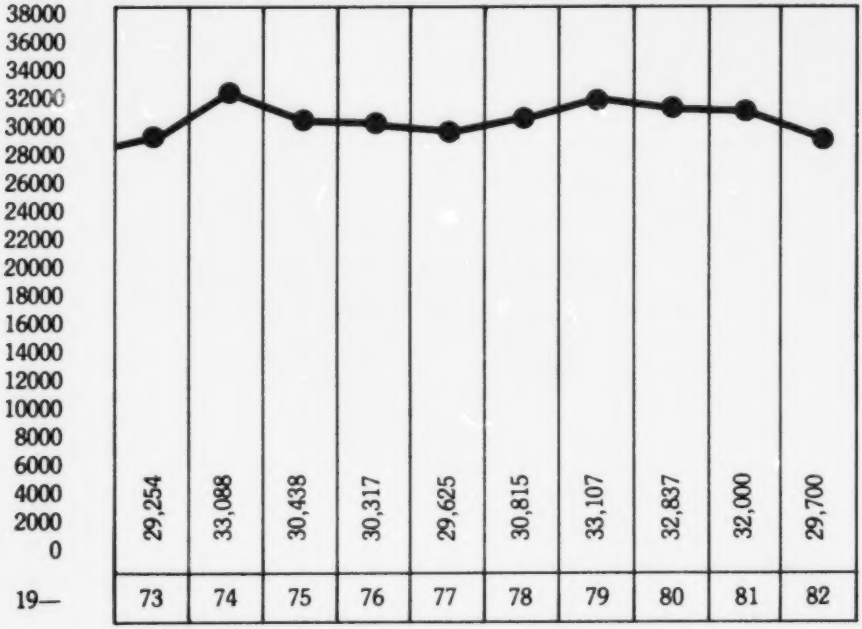
MEDICAL AID AND MEDICAL REHABILITATION COSTS

	Cost for Claims all Years (Dollars Only)
1982	$7,763,004.
1981	6,316,083.
1980	5,250,905.
1979	4,873,093.
1978	3,852,780.
1977	3,559,487.
1976	3,179,664.
1975	2,472,594.
1974	2,317,035.
1973	2,243,815.

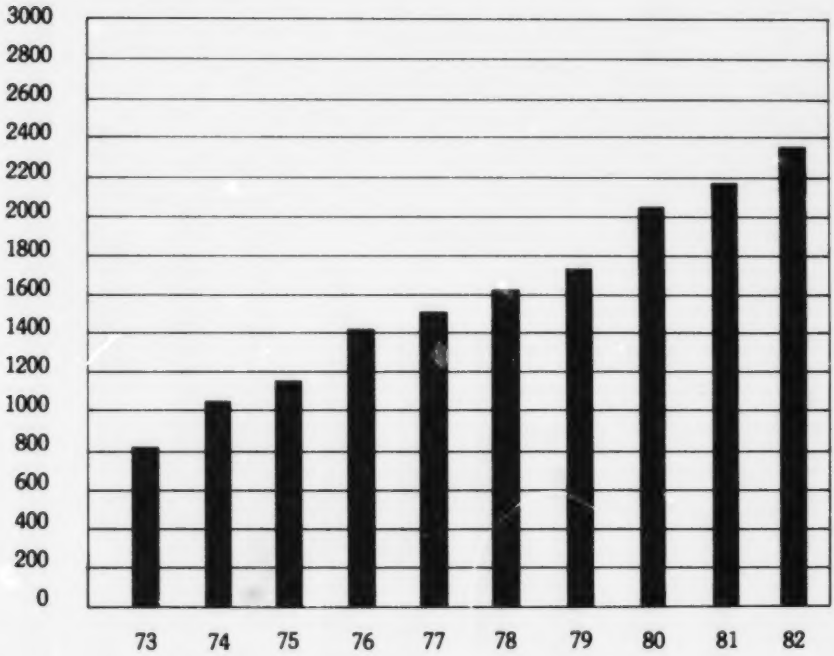
CHART SHOWING DISTRIBUTION OF EACH $1.00 OF EXPENDITURE — 1982


Time Loss Compensation 53.11%
Administration, accident prevention and operating expense 7.57%
Medical Aid 15.05%
Permanent Disability and Fatal Awards 24.27%

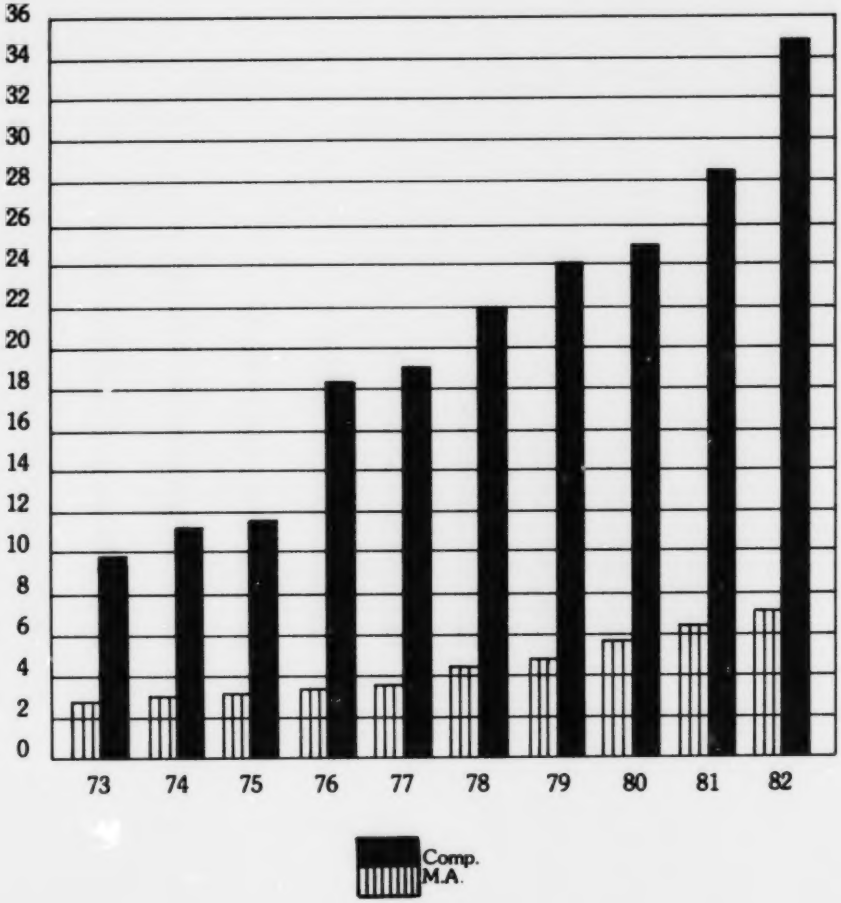
CLAIMS INITIALLY REPORTED 1973 to 1982



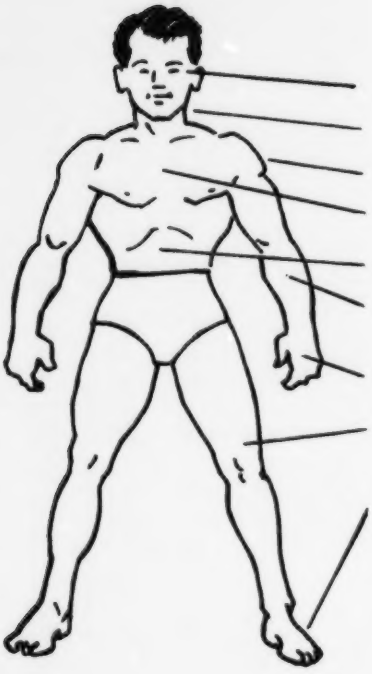
PAYROLLS ON WHICH ASSESSMENT PREMIUMS MADE (MILLION $)



COMPENSATION AND MEDICAL AID COSTS CURRENT YEAR CASES (MILLION $)



1982 ACCIDENTS REPORTED ANALYSED BY REGION OF INJURY



	Number of Claims	%
Eyes	3,222	10.84
Head & Neck	1,377	4.64
Back & Spine	5,162	17.38
Chest	780	2.63
Other Trunk	248	.84
Other Upper Extremities	2,497	8.41
Hands & Fingers	7,704	25.94
Other Lower Extremities	3,028	10.20
Feet & Toes	2,781	9.36
Multiple & internal Injuries	2,475	8.33
Miscellaneous Injuries	426	1.43
	29,700	100.00

1982 ACCIDENTS REPORTED SHOWING OCCURRENCE BY COUNTY

	Number of Claims	%
Annapolis County	438	1.47
Antigonish County	307	1.03
Cape Breton County	6,833	23.01
Colchester County	1,096	3.69
Cumberland County	1,099	3.70
Digby County	477	1.61
Guysborough County	386	1.30
Halifax County	10,773	36.27
Hants County	556	1.87
Inverness County	395	1.33
Kings County	1,260	4.24
Lunenburg County	1,645	5.54
Pictou County	1,815	6.11
Queens County	373	1.26
Richmond County	516	1.74
Shelburne County	386	1.30
Victoria County	103	.35
Yarmouth County	546	1.84
Outside of Province	696	2.34
	29,700	100.00

GENERAL OPERATING DISBURSEMENTS IN 1982

During the year 1982 the following disbursements were made:

	Year 1982	Comparative Disbursements in 1981	Comparative Disbursements in 1980	Comparative Disbursements in 1979	Comparative Disbursements in 1978
Compensation for current year accidents	$ 7,689,695.	$ 6,920,756.	$ 6,672,325.	$ 5,161,843.	$ 4,424,465.
Compensation for prior years accidents	6,513,484.	5,477,639.	4,325,690.	3,705,083.	3,449,684.
Compensation for self insurers accidents	13,178,060.	9,598,276.	8,637,635.	6,852,447.	6,103,347.
Medical Aid for current year accidents	2,492,525.	2,274,171.	1,913,456.	1,536,755.	1,024,254.
Medical Aid for prior years accidents	3,343,881.	2,555,288.	2,062,714.	2,079,963.	1,917,764.
Medical Aid for self insurers accidents	1,926,598.	1,486,624.	1,274,735.	1,256,375.	910,545.
Pension Payments — life disability and fatal	11,186,257.	9,175,949.	7,942,571.	7,013,098.	6,178,488.
Additional benefits paid and recoverable from Province of Nova Scotia Consolidated Fund	1,329,642.	1,334,461.	1,361,792.	1,427,403.	1,477,285.
Total Benefits	$47,660,142.	$38,823,164.	$34,190,918.	$29,032,967.	$25,485,832.
Administration and accident prevention expense W.C.B.	3,693,401.	3,386,671.	2,741,650.	2,376,344.	2,038,042.
Workers' Compensation Appeal Board Expense	* 211,465.	169,930.	152,091.	131,039.	125,787.
Total	$51,565,008.	$42,379,765.	$37,084,659.	$31,540,350.	$27,649,661.
For each operating dollar disbursed:	1982	1981	1980	1979	1978
The claimant and/or dependents were benefited	.92	.92	.92	.92	.92
General Administration and accident prevention cost	.08	.08	.08	.08	.08
	$1.00	$1.00	$1.00	$1.00	$1.00

* In 1975 the Government appointed an Appeal Board and certain costs of it had to be borne by the W.C.B.

By statutory amendment for 1976 and subsequent years the full expenses of the Appeal Board are to be paid out of the Accident Fund of the W.C.B.

FINANCIAL STATEMENTS AND TABLES OF STATISTICS

The following are the financial statements and tables of statistics relating to the operations of the Board.

Exhibit

1. Balance Sheet as at December 31, 1982
2. Statement of Income and Expenditure for the year 1982
3. Statement of Funds for the year 1982
4. Statement of Income and Expenditure by Classes for 1982 operations
5. Statement of Administration Expenses for 1982
6. Staff Pensions Liability statement
7. Pension Fund statement

7A. Contingent Reserve for Consumer Price Indexing Increase

8. Disaster Reserve Statement
9. Self-Insurers Account for the year 1982
10. Particulars of Investments
11. Statement of Income and Expenditure by Classes for the year 1981

Table

1. Accident Statistics — 1982 Preliminary
2. Accident compensation by classes — year 1981
3. Compensation cases SETTLED in 1982 by Class and Type of Claim
4. Compensation cases SETTLED in 1982 by Class and Nature of Injury
5. Compensation cases SETTLED in 1982 by Class and Region of Injury
6. Compensation cases SETTLED in 1982 by Class and Cause of Accident

AUDITOR'S REPORT
December 31, 1982

To the Members of the Board

I have examined the balance sheet of the Workers' Compensation Board of Nova Scotia as at December 31, 1982 and the statements (exhibits 1 to 11 inclusive) relative to its operations for the year then ended. My examination was made in accordance with generally accepted auditing standards, and accordingly included such tests and other procedures as I considered necessary in the circumstances, except as explained in the following paragraph.

A certificate was accepted from the Board as to the reasonable correctness of the estimated liabilities presented on the balance sheet.

In my opinion, except for the effect of adjustments, if any, to the balance sheet and other statements (exhibits 2 to 4 inclusive) for the matter referred to in the preceding paragraph, these financial statements present fairly the financial position of the Board as at December 31, 1982 and the results of its operations for the year then ended, in accordance with generally accepted accounting principles applied on a basis consistent with that of the preceding year.

LEONARD L. LEVY
Chartered Accountant

Halifax, Nova Scotia
February 11, 1983

EXHIBIT 1
BALANCE SHEET
As at December 31, 1982
(with comparative figures for 1981)

ASSETS

		As at December 31, 1982	Comparative December 31, 1981
Current Assets			
Temporary investments (short term)	$ 7,000,000.		$ 5,500,000.
Cash in banks and on hand	352,631.		463,031.
		$ 7,352,631.	5,963,031.
Assessments receivable	1,278,774.		1,151,374.
Less Allowance for doubtful accounts	127,877.		115,137.
	1,150,897.		1,036,237.
Estimated adjustments on assessments	686,184.		884,840.
	1,837,081.		1,921,077.
Receivable from self insurers	—		844,533.
		1,837,081.	2,765,610.
Accounts Receivable		112,616.	123,917.
Accrued interest on investments	2,681,732.		2,639,701.
Accrued interest on current accounts	15,353.		25,391.
		2,697,085.	2,665,092.
		$ 11,999,413.	11,517,650.
Investments			
Investments — at amortized cost (See Exhibit 10)		100,343,751.	94,417,430.
Fixed Assets			
Office equipment, furniture, automobiles and computer system (at cost less accumulated depreciation)	574,959.		648,001.
Real property — land and building (at cost less accumulated depreciation)	935,834.		922,900.
		1,510,793.	1,570,901.
		$ 113,853,957.	$107,505,981.

EXHIBIT 1 (continued)
BALANCE SHEET
As at December 31, 1982
(with comparative figures for 1981)

LIABILITIES AND RESERVES

		As at December 31, 1982	Comparative December 31, 1981
Current Liabilities			
Accounts payable	$ 30,947.		$ 25,819.
Employers credit balances	401,976.		473,810.
		$ 432,923.	499,629.
Estimated Liabilites for Outstanding Claims:			
Compensation for outstanding claims:—			
Year 1982	15,991,761.		15,635,771.
All prior years	17,316,198.		12,553,885.
		33,307,959.	28,189,656.
Medical Aid to complete claims:—			
Year 1982	2,995,037.		4,306,050.
All Prior Years	1,909,530.		1,622,324.
		4,904,567.	5,928,374.
Pensions Liability			
Life disability and fatal benefits awards (See Exhibit 7)		52,564,358.	48,453,774.
Reserves			
Disaster reserve — classes 1 to 9 (See Exhibit 8)	4,847,328.		4,008,067.
Contingent fund	430,441.		423,213.
Contingent Reserve for Consumer Price Indexing (See Exhibit 7A)	16,954,169.		19,712,064.
Staff pensions liability fund (See Exhibit 6)	82,133.		107,706.
		22,314,071.	24,251,050.
Class Operating Balances			
Class balances arising from operations of Classes (1 to 9) to December 31, 1982 (See Exhibit 4)		330,079.	183,498.
		$ 113,853,957.	$ 107,505,981.

EXHIBIT 2
STATEMENT OF INCOME AND EXPENDITURE
(CURRENT FUND)
FOR THE YEAR ENDED DECEMBER 31, 1982
(with comparative figures for 1981)

		Year 1982	Comparative 1981
INCOME			
Assessments — net			
Assessments general industry — Classes 1 - 9 ..	$27,909,102.		$27,784,547.
Interest and assessment penalties	271,541.		221,859.
Assessments previously written off now recovered	531.		772.
	28,181,174.		28,007,178.
Less: Uncollectable assessments written off	39,677.		27,090.
	28,141,497.		27,980,088.
Self Insurers.....	16,922,553.		12,227,199.
		$45,064,050.	40,207,287.
Interest Earned — net			
Interest on investments, deposits, etc.		6,120,768.	5,142,085.
Other Income			
Province of N.S. — Consol. Fund.....	1,329,642.		1,334,461.
Transferred from disaster reserve	—		68.
		1,329,642.	1,334,529.
Total Income.....		$52,514,460.	$46,683,901.
EXPENDITURE			
Accident costs — net			
Compensation for time loss accidents	$27,381,239.		$21,996,671.
Medical aid and medical rehabilitation	7,763,004.		6,316,083.
Pension awards — life disability and fatal benefits	6,113,715.		4,666,174.
	41,257,958.		32,978,928.
Provision for additional liability to complete claims	4,094,496.		7,307,909.
	45,352,454.		40,286,837.
Additional benefits recoverable from Prov. of N.S. Consolidated Fund.....	1,329,642.		1,334,461.
		$46,682,096.	$41,621,298.
Expenses — net			
Administration and accident prevention	3,693,401.		3,386,671.
Workers' Compensation Appeal Board — Admin.	211,465.		169,930.
		3,904,866.	3,556,601.
Other Expenditures			
Adjustment in provision for doubtful accounts ..	12,740.		41,381.
Transferred to disaster reserve	593,312.		572,111.
Transferred to Staff Pensions fund	—		2,916.
Allocation for contingent reserve.....	1,174,865.		1,092,074.
		1,780,917.	1,708,482.
Total Expenditures.....		$52,367,879.	$46,886,381.
SURPLUS FOR YEAR 1982.....		$ 146,581.	$ 202,480. (-)
RECONCILIATION OF CLASS OPERATING BALANCE			
Class balance at December 31,1981		$ 183,498.	$ 385,978.
Add operating surplus for year 1982		146,581.	202,480. (-)
Class operating balance at December 31, 1982 (see Exhibits 1 & 4)		$ 330,079.	$ 183,498.

EXHIBIT 3
STATEMENT OF FUNDS
For the year ended December 31, 1982
(with comparative figures for 1981)

		Year 1982	Comparative 1981
FUNDS PROVIDED			
Assessments — net			
Employers — Classes 1 to 9	$27,869,957.		$27,758,227.
Self Insurers	16,922,553.		12,227,199.
	44,792,510.		39,985,426.
Interest on accounts and penalty assessments	271,541.		221,859.
		$45,064,051.	40,207,285.
Province of N.S. — Consolidated Fund		1,329,642.	1,334,461.
Interest earnings — net		11,561,634.	10,501,954.
Depreciation funds — Furniture & Equipment		248,325.	390,983.
— Building		26,776.	25,783.
Miscellaneous funds — net		9,555.	—
TOTAL FUNDS PROVIDED		$58,239,983.	$52,460,466.
FUNDS APPLIED			
Claim Indemnity Benefits — net			
Compensation for time loss accidents	$27,381,239.		$21,996,671.
Medical Aid & Medical Rehabilitation	7,763,004.		6,316,083.
Pensions — life disability & total benefits	5,888,444.		5,126,593.
Consumer Price Index increases 1982	5,297,813.		4,049,356.
	46,330,500.		37,488,703.
Additional benefits recoverable from Prov. of N.S. Consolidated Fund	1,329,642.		1,334,461.
		47,660,142.	38,823,164.
Expenses — net			
Administration	3,733,701.		3,426,971.
Workers' Compensation Appeal Board — Administration	211,465.		169,930.
Less Rental Income	40,300.		40,300.
		3,904,866.	3,556,601.
		51,565,008.	42,379,765.
Total Application of Operating Funds			
Purchase of investments (long term) net		5,865,898.	8,832,878.
Staff Pensions		32,875.	30,663.
Purchase of Equipment		175,283.	683,709.
Real Property		39,710.	95,866.
Adjustment in provision for doubtful accounts		12,740.	41,381.
Miscellaneous		—	30,759.
TOTAL FUNDS APPLIED		57,691,514.	52,095,021.
INCREASE IN WORKING CAPITAL		548,469.	365,445.
		$58,239,983.	$52,460,466.

ANALYSIS OF CHANGE IN WORKING CAPITAL

	December 31, 1982	December 31, 1981	Change (Increase)
Current Assets	$11,999,413.	$11,517,650.	$481,763.
Current Liabilities	432,923.	499,629.	66,706. (-)
	$11,566,490.	$11,018,021.	$548,469.

EXHIBIT 4
STATEMENT OF INCOME AND EXPENDITURE BY CLASSES FOR THE YEAR ENDED DECEMBER 31, 1982
(YEAR 1982 CURRENT FUND)

INCOME (ACTUAL AND ESTIMATED)				EXPENDITURE (ACTUAL AND ESTIMATED)										
INCOME				EXPENDITURE										
	1	2	3	4	5	6	7	8	9	10	11	12	13	
Class	Assessments and Estimated Adjustments $	Interest and all other Income $	Total for Year $	Transferred to Reserves $	Compensation Paid other than Pensions $	Medical Aid Paid $	Administration and Accident Prevention $	Workers' Compensation Appeal Board Administration $	Estimated to Complete Compensation and Medical Aid Claims $	Total for Year $	Class Balances for Year 1982 $	Class Balances to Dec. 31/81 Revised $	Class Balances Dec. 31/82 $	Class
1	1,064,449.	23,975.	1,088,424.	40,635.	225,317.	71,207.	67,809.	7,645.	723,520.	1,136,133.	47,709. (-)	301,050. (-)	348,759. (-)	1
2	1,773,334.	301,521.	2,074,855.	489,140.	549,994.	108,915.	108,102.	12,189.	795,136.	2,063,476.	11,379.	9,900.	21,279.	2
3	3,077,972.	764,235.	3,842,207.	388,614.	725,837.	302,755.	193,309.	21,796.	1,753,888.	3,386,199.	456,008.	218,848. (-)	237,160.	3
4	2,388,845.	752,064.	3,140,909.	312,360.	529,810.	220,374.	190,149.	21,439.	1,987,960.	3,262,092.	121,183. (-)	615,093.	493,910.	4
5	2,859,283.	285,305.	3,144,588.	190,369.	965,186.	233,786.	200,913.	22,653.	1,972,351.	3,585,258.	440,670. (-)	709,715. (-)	1,150,385. (-)	5
6	4,129,669.	1,365,416.	5,495,085.	289,642.	1,122,911.	388,402.	208,136.	23,468.	3,572,411.	5,604,970.	109,885. (-)	860,167.	750,282.	6
7	4,002,012.	1,436,597.	5,438,609.	406,307.	1,114,847.	352,444.	380,049.	42,851.	2,587,714.	4,884,212.	554,397.	38,581.	592,978.	7
8	5,083,414.	1,042,899.	6,126,313.	402,274.	1,173,483.	366,132.	238,669.	26,910.	3,653,136.	5,860,604.	265,709.	104,234.	369,943.	8
9	3,846,587.	420,297.	4,266,884.	318,459.	1,282,310.	448,510.	288,370.	32,514.	1,940,682.	4,310,845.	43,961. (-)	464,491. (-)	508,452. (-)	9
10	28,225,565. 16,926,281.	6,392,309. —	34,617,874. 16,926,281.	2,837,800. —	7,689,695. 13,181,788.	2,492,525. 1,926,598.	1,875,506. 1,817,895.	211,465. —	18,986,798. —	34,093,789. 16,926,281.	524,085. —	55,129. (-) —	457,956. —	10
TOTAL	45,151,846.	6,392,309.	51,544,155.	2,837,800.	20,871,483.	4,419,123.	3,693,401.	211,465.	18,986,798.	51,020,070.	524,085.	66,129. (-)	457,956.	TOTAL

Less: Allowance for doubtful accounts 127,877.
330,079.

Class

1. Mining, Quarrying, Stone Cutting & Crushing, Sand, Clay and Gravel Digging, Cement Brick & Tile Mfg., Plaster Milling, Oil exploration & drilling etc.
2. Fishing, Whaling, Sealing, etc.
3. Lumbering, Woodworking, etc., Wood Products, Furniture Mfg., Boat Building, Paper Mfg., Pulp Mfg., etc.
4. Wholesale and Retail Stores, etc., — Hotels and Restaurants — Taverns and Lounges.
5. Iron and Steel, Structural Steel, Foundries, Metal Fabricating, Machining, Tanks, Elevators, Engines, Boilers, Railway Car Mfg., Aircraft Mfg., etc.
6. Manufacturing, Processing and Operating not otherwise specified, Oil Refining, Fish Curing, Packing, Processing, Fruit Evaporating, Packing and Canning, etc.
7. Building and General Construction, Plumbing, Electrical work, Scrapping, Concrete Products, etc.
8. Public Utilities, Municipal Operations, Road Making, Hospitals, Nursing Homes, etc.
9. Transportation, Stevedoring, Shipbuilding, Wharves, Dredging, Railways, Tugs and Harbour Vessels, Garages, Auto Mfg., Trucking, Coal, Lumber & Building Supply Yards, Warehousing, etc.
10. Self Insurers: Government of Canada, Canadian National Railways, Cape Breton Development Corporation, Province of Nova Scotia — in respect to operations not assessed in Classes 1 to 9.

EXPLANATIONS

Column

1. The amounts given in this column are the amounts of the provisional assessments made during the year 1982, including reductions in provisional rates, and are to be adjusted after actual payroll statements are received and audited.
2. The amounts given here are (a) the net amount of interest earned on Investments other than the amount of interest earned by the Pension Fund and Reserve Accounts and (b) the interest on daily Bank Balances and (c) penalties imposed for failure to comply with the Act.
4. These amounts represent transfers to the Pension Fund for Pension Awards for 1982 accidents and transfers to other Reserve Accounts.
5.) These amounts represent the actual compensation and medical aid paid in 1982.
6.) for accidents which occured in 1982.
7. This column covers the cost of administration and accident prevention for 1982.
8. This column covers the cost of Workers' Compensation Appeal Board — Administration for 1982.
9. These amounts represent estimated cost to complete claims for 1982 accidents.
11.)
12.) The minus signs (-) in Columns 11, 12, 13 indicate a deficit in that Class.
13.)

EXHIBIT 5
STATEMENT OF ADMINISTRATION EXPENSE FOR THE YEAR 1982

Salaries		$2,381,701.
Travelling Expenses		173,898.
Superannuation — Staff		124,181.
Canada Pension Plan — Staff		27,324.
Hospitalization and Insurance — Staff		48,115.
Unemployment Insurance — Staff		34,221.
Training Courses — Staff		8,239.
Fees for Auditor appointed by Government		4,500.
Building operation & maintenance		91,606.
Claimant's General Expense		25,313.
Insurance		10,385.
Legal Services fees		6,095.
Maintenance & Service & Rental of Office Equipment		21,647.
Postage		119,298.
Printing, stationery & supplies		165,034.
Rental of Computer & Data Processing Equipment		59,779.
Rent of Rooms for Board Hearings		1,018.
Rent of Offices including building services		13,792.
Safety Deposit Box Rent		365.
Safety Promotion		8,356.
Taxes — Municipal		30,915.
Telephone & Telegraph		66,284.
Depreciation — Furniture & Equipment		248,325.
Depreciation — Building		26,776.
Miscellaneous		36,534.
		3,733,701.
LESS:		
Rental Income		40,300.
		$3,693,401.
Proportion of administration expense charged to Self Insurers:		
Government of Canada	$ 316,356.	
Provincial Government	87,598.	
Canadian National Railways	83,068.	
Cape Breton Development Corpn.	1,330,873.	
		1,817,895.
		$1,875,506.

NOTE: A 1975 Amendment to the Statute provided for a Workers' Compensation Appeal Board. Costs for the Appeal Board must be borne by the W.C.B. and during 1982 totalled $211,465.00 which is not included above. As outlined elsewhere in this report the Appeal Board costs will also be substantial in subsequent years.

EXHIBIT 6
STAFF PENSIONS LIABILITY FUND
AS AT DECEMBER 31, 1982

Balance of Fund December 31, 1981	$107,706.	
Amount transferred during year 1982.....	—	
Interest for year 1982	7,302.	
		$115,008.
Less Pension payments during 1982		32,875.
Balance of Fund December 31, 1982		$ 82,133.

EXHIBIT 7
PENSION FUND AS AT DECEMBER 31, 1982

Balance of Fund December 31, 1981	$48,453,774.	
Pension Awards during 1982.....	6,113,715.	
Interest for year 1982	3,885,313.	
		$58,452,802.
DEDUCT: Pension payments during 1982...		5,888,444. **
Balance in Pension Fund December 31, 1982		
Life ..... $38,873,863.		
Widows ..... 12,029,175.		
Children..... 1,661,320.		$52,564,358.

**NOTE: An additional amount was paid in permanent disability and survivors benefits in 1982 due to increases in awards due to Consumer Price Indexing. See Exhibit 7A.

EXHIBIT 7A
CONTINGENT RESERVE FOR CONSUMER PRICE INDEXING INCREASES AS AT DECEMBER 31, 1982

Balance of Reserve December 31, 1981	$ 19,712,064.	
Amount transferred during 1982	1,174,865.	
Interest for year 1982	1,365,053.	
		$ 22,251,982.
Deduct: Payments during 1982		5,297,813.
Balance of Reserve, December 31, 1982		$ 16,954,169.

EXHIBIT 8
DISASTER RESERVE AS AT DECEMBER 31, 1982

Balance of Reserve December 31, 1981	$ 4,008,067.	
Amount transferred during year 1982	593,312.	
Interest for year 1982	245,949.	
		$ 4,847,328.
Less:		
Costs incurred during 1982 charged to Disaster Reserve		—
Balance of Reserve December 31, 1982		$ 4,847,328.

EXHIBIT 9
SELF INSURERS ACCOUNTS
FOR THE YEAR 1982

SELF-INSURER	BALANCE OF ACCOUNT Dec. 31, 1981	REVENUE 1982	LESS: CLAIM COSTS AND CHARGES 1982	BALANCE OF ACCOUNT Dec. 31, 1982
Government of Canada	$ (-) 114,032.	$ 2,097,246.	$ 1,768,467.	$ 214,747.
Canadian National Railways	(-) 29,748.	838,046.	775,303.	32,995.
Cape Breton Development Corp.	(-) 584,876.	13,919,544.	13,007,044.	327,624.
Provincial Government of N.S.	(-) 115,877.	1,005,447.	1,375,467.	(-) 485,897.
	$ (-) 844,533.	$17,860,283.	$ 16,926,281.	$ 89,469.

EXHIBIT 10
PARTICULARS OF INVESTMENTS
AS AT DECEMBER 31, 1982

Securities	Par Value	Book Value
Government of Canada	$ 4,370,000.	$ 4,333,178.
Province of Nova Scotia	7,375,000.	7,405,468.
Nova Scotia Municipal Finance Corp.	600,000.	600,000.
Nova Scotia Power Corporation	5,625,000.	5,546,414.
Province of Newfoundland	6,035,000.	6,068,228.
Newfoundland and Labrador Hydro	3,875,000.	3,896,271.
Newfoundland Light and Power Co.	1,200,000.	1,200,000.
Province of Ontario	2,160,000.	2,158,658.
Hydro Electric Power Commission of Ontario	5,275,000.	5,275,971.
Province of Quebec	2,884,000.	2,901,683.
Quebec Hydro Electric Commission	1,050,000.	1,052,378.
Province of New Brunswick	1,650,000.	1,652,611.
New Brunswick Electric Power Comm.	650,000.	650,817.
Manitoba Hydro Electric Board	1,250,000.	1,241,586.
Province of Prince Edward Island	2,390,000.	2,383,252.
Province of Saskatchewan	400,000.	400,000.
British Columbia Hydro and Power Authority	3,500,000.	3,345,338.
City of Halifax	550,000.	573,171.
City of Dartmouth	950,000.	945,611.
City of St. John's, Newfoundland	2,783,000.	2,770,183.
Maritime Telephone & Telegraph Co.	5,675,000.	5,683,787.
New Brunswick Telephone Co.	4,025,000.	4,042,965.
Newfoundland Telephone Co.	750,000.	779,334.
Island Telephone Co.	500,000.	498,021.
British Columbia Telephone Co.	1,000,000.	1,054,131.
Bell Telephone Co.	1,950,000.	1,950,000.
Halifax/Dartmouth Regional Authority	400,000.	424,594.
Municipality of the County of Halifax	400,000.	429,253.
Central & Eastern Trust Co. Ltd.	7,500,000.	7,500,000.
League Savings and Mortgage Co.	1,000,000.	1,000,000.
Nova Scotia Savings & Loan Co.	12,050,000.	12,055,401.
Credit Foncier	1,000,000.	1,000,000.
Scotia Covenants Mortgage Corp.	1,000,000.	1,000,000.
Twin Oaks Memorial Hospital Inc.	1,000,000.	1,000,000.
Musquodoboit Valley Memorial Hospital	650,842.	650,842.
Dartmouth Hospital Commission	1,420,000.	1,420,000.
Other Securities Authorized for the Investment of Trust Funds	5,424,251.	5,454,605.
	$ 100,317,093.	$ 100,343,751.

EXHIBIT 11
STATEMENT OF INCOME AND EXPENDITURE BY CLASSES FOR YEAR 1981 AS AT DECEMBER 31, 1982

YEAR 1981						
	INCOME		LESS EXPENDITURES			
CLASS	Assessments	Interest and Other Income	Accident Costs	Administration Expense and Other Charges	Balance From Prior Years	Revised Balance to December 31,1982
$	$	$	$	$	$	$
1	1,055,194.	49,536.	831,214.	91,565.	483,001. (-)	301,050. (-)
2	1,578,658.	275,130.	1,688,592.	121,971.	33,325. (-)	9,900.
3	3,218,439.	677,986.	3,062,415.	239,646.	813,212. (-)	218,848. (-)
4	2,238,522.	606,725.	2,594,429.	237,044.	601,319.	615,093.
5	3,178,567.	298,846.	2,703,472.	278,538.	1,205,118. (-)	709,715. (-)
6	3,906,609.	1,090,321.	5,049,570.	264,395.	1,177,202.	860,167.
7	4,618,314.	1,256,889.	5,380,620.	494,906.	38,904.	38,581.
8	4,256,540.	774,135.	4,809,517.	321,660.	204,736.	104,234.
9	3,613,604.	334,376.	3,065,492.	364,577.	982,402. (-)	464,491. (-)
	27,664,447.	5,363,944.	29,185,321.	2,414,302.	1,494,897. (-)	66,129. (-)
10	12,227,199.	—	11,084,900.	1,142,299.	—	—
TOTAL	39,891,646.	5,363,944.	40,270,221.	3,556,601.	1,494,897. (-)	66,129. (-)

TABLE 1
PRELIMINARY STATISTICS — 1982
ACCIDENTS BY CLASS OF INDUSTRY

Class	Fatal	Permanent Disability	Temporary Disability	Medical Aid Only	Non-compensable	Total
1	—	3	125	158	22	308
2	4	1	332	148	22	507
3	4	5	762	962	65	1,798
4	2	1	936	2,023	147	3,109
5	1	4	754	1,603	83	2,445
6	2	3	1,822	2,335	247	4,409
7	3	6	1,126	1,977	153	3,265
8	1	2	1,261	2,706	146	4,116
9	2	4	1,173	2,013	119	3,311
	19	29	8,291	13,925	1,004	23,268
Self-Insurers	7	65	3,187	2,870	303	6,432
TOTAL	26	94	11,478	16,795	1,307	29,700

TABLE 2
YEAR 1981
ACCIDENTS COMPENSATED BY CLASS AND TYPE OF INJURY
(a)

Class	Fatal	Permanent Disability	Temporary Disability	Medical Aid Only	Other	Total
1	—	12	139	269	16	436
2	2	11	382	178	25	598
3	2	24	1,108	1,227	87	2,448
4	1	11	990	1,971	161	3,134
5	1	40	1,289	2,025	106	3,461
6	—	36	1,918	2,408	281	4,643
7	2	43	1,308	2,204	174	3,731
8	4	29	1,400	2,806	138	4,377
9	7	36	1,354	2,225	163	3,785
	19	242	9,888	15,313	1,151	26,613
Self-Insurers	6	518	3,125	2,992	269	6,910
TOTAL	25	760	13,013	18,305	1,420	33,523

NUMBER DEPENDENCY, RELATIONSHIP AND RESIDENCE OF DEPENDENTS RE 1981 FATAL CASES
(b)

Relationship of Dependents	Totally Dependent	Partially Dependent	Resident In N.S.	Non-Resident In N.S.
Widows	17	—	17	—
Children	21	—	21	—
Fathers	—	—	—	—
Mothers	—	—	—	—
Others	—	—	—	—
Totals	38	—	38	—

(c) SUMMARY FATAL CASES 1981

Pensions to Widows and children	18
Pensions to Children (no widows)	1
Life Pensions (Other than widows)	0
Limited Pensions (other than children) and cash settlement	0
No dependents, burial expenses only	5
No dependents, no burial expenses	1
Non-compensable claims	0
TOTAL	25

STATISTICAL REPORT OF ACCIDENT CLAIMS SETTLED IN YEAR 1982

The compensable accidents which were settled during 1982 have, for statistical purposes, been analyzed by main classes of industry as shown by the following Tables 3 to 6 inclusive.

NOTE:

These statistics only include CLAIMS SETTLED during 1982 (regardless of actual year of the accident) and EXCLUDE all the many MINOR CLAIMS (Approx. 21,000) where time loss did not extend to 3 days or more or where only Medical Aid was required.

It is again emphasized the following Tables relate to SETTLED CASES during 1982 and not REPORTED CASES. Many accidents settled in 1982 occurred in prior years but were not closed until 1982.

Generally a claim is reported as SETTLED when a claimant is able to resume work and payments of compensation are closed. Possibly a permanent disability rating may be involved either at that time or at a later date. Some claims are also reactivated again in future years due to a further or recurring disability resultant from the original accident.

The information shown by these Statistical Tables is based on a standard accident statistics coding procedure.

TABLE 3
COMPENSABLE CASES SETTLED IN 1982
BY CLASS AND TYPE OF INDUSTRY

Class	Fatal	Permanent Total Disability	Permanent Partial Disability	Temporary Total Disability	Total
1	3	2	47	144	196
2	4	—	21	371	396
3	5	1	81	907	994
4	3	—	42	1,078	1,123
5	3	1	107	916	1,027
6	2	—	78	2,079	2,159
7	5	—	102	1,271	1,378
8	5	—	94	1,456	1,555
9	6	—	84	1,330	1,420
	36	4	656	9,552	10,248
Self-Insurers	28	1	839	3,807	4,675
TOTAL	64	5	1,495	13,359	14,923

TABLE 4
COMPENSABLE CASES SETTLED IN 1982
BY CLASS AND NATURE OF INJURY

Class	Amputations	Burns and Scalds	Cuts, Lacerations, Punctures, etc.	Sprains and Strains	Fractures and Dislocations	Eye Injuries	Hernias	Industrial Diseases	All Other Injuries	TOTALS
1	7	5	50	69	20	5	3	14	23	196
2	4	8	148	147	52	9	6	3	19	396
3	16	37	369	354	97	37	11	7	66	994
4	10	76	335	523	88	15	11	11	54	1,123
5	5	45	236	469	111	50	17	19	75	1,027
6	24	46	783	976	133	38	32	30	97	2,159
7	11	32	332	645	172	44	24	25	93	1,378
8	4	43	288	934	122	34	12	19	99	1,555
9	3	31	304	774	131	39	34	18	86	1,420
	84	323	2,845	4,891	926	271	150	146	612	10,248
Self-Insurers	9	41	865	2,166	250	85	41	930	288	4,675
TOTAL	93	364	3,710	7,057	1,176	356	191	1,076	900	14,923

TABLE 5
COMPENSABLE CASES SETTLED IN 1982
BY CLASS AND REGION OF INJURY

Class	Eyes	Head and Neck	Back and Spine	Chest	Other Trunk	Hands and Fingers	Other Upper Extremities	Feet and Toes	Other Lower Extremities	Multiple and Internal Injuries	Miscellaneous	TOTALS
1	5	3	41	1	—	37	9	27	34	39	—	196
2	9	10	90	26	3	96	38	38	58	27	1	396
3	32	38	223	31	9	217	85	96	167	92	4	994
4	23	28	311	28	8	314	88	133	101	87	2	1,123
5	53	49	264	26	8	183	68	142	127	106	1	1,027
6	36	38	535	49	19	773	188	195	201	122	3	2,159
7	42	26	374	39	10	282	124	161	177	138	5	1,378
8	33	36	554	40	14	220	139	151	203	164	1	1,555
9	53	45	409	47	8	227	123	172	211	121	4	1,420
	286	273	2,801	287	79	2,349	862	1,115	1,279	896	21	10,248
Self-Insurers	71	113	1,112	115	30	549	328	448	573	1,327	9	4,675
TOTAL	357	386	3,913	402	109	2,898	1,190	1,563	1,852	2,223	30	14,923

TABLE 6
COMPENSABLE CASES SETTLED IN 1982
BY CLASS AND CAUSE OF ACCIDENT

Class	Striking Against	Struck By	Caught In, On, Or Between	Collisions, Derailments and Wrecks	Falls and Slips	Conflagrations, Temperature Extremes and Explosions	Inhalation, Contact, Absorptions, Ingestions, Industrial Diseases	Contact with Electric Current	Over Exertion	Miscellaneous Accident Types	TOTALS
1	9	50	24	3	43	4	15	1	44	3	196
2	31	110	35	1	109	10	1	—	91	8	396
3	74	370	66	6	139	19	27	3	283	7	994
4	116	216	41	8	237	74	12	2	398	19	1,123
5	56	246	69	2	234	38	25	4	344	9	1,027
6	199	538	164	11	403	40	34	—	735	35	2,159
7	97	276	64	19	389	18	23	5	472	15	1,378
8	82	220	56	20	380	37	21	5	696	38	1,555
9	90	280	71	21	375	34	12	—	518	19	1,420
	754	2,306	590	91	2,309	274	170	20	3,581	153	10,248
Self-Insurers	270	666	233	31	1,145	29	933	—	1,324	44	4,675
TOTAL	1,024	2,972	823	122	3,454	303	1,103	20	4,905	197	14,923